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PATENT
Attorney Docket No.: 020375-002720US

TOWNSEND and TOWNSEND and CREW LLP

By: /Cindy M. Keefe/
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Terry Allen-Rouman, et al.

Application No.: 09/991,497

Filed: November 15, 2001

For: ONLINE FUNDS TRANSFER
METHOD

Customer No.: 20350

Confirmation No.: 4579

Examiner: Siegfried E. Chencinski

Art Unit: 3695

SEVENTH SUPPLEMENTAL
INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR §1.97 and
§1.98

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The references cited on attached form PTO/SB/08A and PTO/SB/08B are being
called to the attention of the Examiner. Copies of the references are enclosed.

It is respectfully requested that the cited references be expressly considered
during the prosecution of this application, and the references be made of record therein and
appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR §1.97(g) and (h), no inference should be made that the
information and references cited are prior art merely because they are in this statement and no

representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

This IDS is being filed before the mailing date of the final Office Action or Notice of Allowance.

Please charge the IDS fee of \$180 to Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



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